

Information to identify the case:

Debtor 1 **Salim Zamani**

First Name Middle Name Last Name
Debtor 2
(Spouse, if filing) First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-5549**
EIN ____-____-____
Social Security number or ITIN ____-____-____
EIN ____-____-____

United States Bankruptcy Court **Eastern District of Virginia**

Case number: **17-11618-KHK**

Discharge of Debtor

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Salim Zamani

August 25, 2017

For the court: William C. Redden
Clerk

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 3

United States Bankruptcy Court
Eastern District of VirginiaIn re:
Salim Zamani
DebtorCase No. 17-11618-KHK
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0422-9

User: chandlerk
Form ID: 318Page 1 of 1
Total Noticed: 22

Date Rcvd: Aug 25, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 27, 2017.

db Salim Zamani, 41837 Cordgrass Cir, Stone Ridge, VA 20105-5600
 cr +County of Loudoun, 1 Harrison Street, SE (MSC #06), Leesburg, VA 20175-3102
 cr Treasurer, County of Loudoun, Virginia, Attention: Collections/Bankruptcy Div.,
 P O Box 347 (MSC #31), Leesburg, VA 20178-0347
 13892025 Automotive Finance Corporation, 8610 Washington Blvd # 206, Jessup, MD 20794-9499
 13892027 First Data, 265 Broadhollow Rd # R, Melville, NY 11747-4833
 13892030 IQ Investment and management LLC, 41731 Putters Green Ct, Leesburg, VA 20176-7821
 13892032 Navy Federal Credit Union, PO Box 3700, Merrifield, VA 22119-3700
 13892033 Paar Capital Investments, LLC, 25626 S Village Dr, South Riding, VA 20152-6337
 13926854 Treasurer, County of Loudoun, Virginia, Attention: Collections/Bankruptcy Div.,
 P O BOX 347 (MSC #31), Leesburg, Virginia 20178-0347
 13892034 Triple Z Motors, Inc., 25350 Pleasant Valley Rd Ste 150, Chantilly, VA 20152-1316
 13892035 Virginia Department of Motor Vehicle, PO Box 27412, Richmond, VA 23269-7412
 13892036 Virginia Motor Vehicle Dealer Board, 2201 W Broad St # 104, Richmond, VA 23220-2022
 13892038 Westlake Flooring Company, LLC, 4751 Wilshire Blvd Ste 100, Los Angeles, CA 90010-3847
 13892039 Westlake Flooring Services, Attn: Flooring Dept., 4751 Wilshire Blvd Ste 100,
 Los Angeles, CA 90010-3847

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr EDI: BJMMEIBURGER.COM Aug 26 2017 01:48:00 Janet M. Meiburger,
 The Meiburger Law Firm, P.C., 1493 Chain Bridge Road, Suite 201, McLean, VA 22101-5726
 13892024 E-mail/Text: bankruptcy@autofinance.com Aug 26 2017 02:01:10 AFC,
 13085 Hamilton Crossing Blvd Ste 300, Carmel, IN 46032-1431
 13892026 EDI: CAPITALONE.COM Aug 26 2017 01:49:00 Capital One, PO Box 30281,
 Salt Lake City, UT 84130-0281
 13892028 +EDI: AMINFOFP.COM Aug 26 2017 01:48:00 First Premier Bank, 601 S Minnesota Ave,
 Sioux Falls, SD 57104-4868
 13892029 E-mail/Text: BKNOTICING@ITCU.ORG Aug 26 2017 02:01:45 Intouch Credit Union,
 5640 Democracy Dr, Plano, TX 75024-3514
 13892031 +E-mail/Text: ebnssterling@weltman.com Aug 26 2017 02:01:30 Kay Jewelers, 375 Ghent Rd,
 Akron, OH 44333-4600
 13892037 E-mail/Text: bkr@taxva.com Aug 26 2017 02:02:07 Virginia Department of Taxation,
 Office of Customer Services, PO Box 1115, Richmond, VA 23218-1115
 14019963 +E-mail/Text: bankruptcynotice@westlakefinancial.com Aug 26 2017 02:01:44
 Westlake Services, LLC, 4751 Wilshire Blvd. Suite 100, Los Angeles, CA 90010-3847
 TOTAL: 8

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr D'Arezzo Real Estate, C/o Stephen K. Christenson, P.C.

TOTALS: 1, * 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 27, 2017

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 25, 2017 at the address(es) listed below:

Amir Raminpour on behalf of Debtor Salim Zamani araminpour@swsrlaw.com, amal@swsrlaw.com
 Janet M. Meiburger trustee@meiburgerlaw.com, VA41@ecfbis.com
 Kevin M. Fitzpatrick on behalf of Plaintiff Automotive Finance Corporation kevin@fitzlaw.biz,
 kelly@fitzlaw.biz
 Stephen K. Christenson on behalf of Creditor D'Arezzo Real Estate office@skcpclawoffice.com
 Steven F. Jackson on behalf of Creditor County of Loudoun Steve.Jackson@loudoun.gov,
 brian.boone@loudoun.gov

TOTAL: 5